

SECURITY STATE BANK HOLDING COMPANY

	CPP Disbursement Date 05/01/2009	RSSD (Holding Company) 1124257	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$485	\$472	-2.6%		
Loans	\$372	\$352	-5.3%		
Construction & development	\$49	\$29	-40.1%		
Closed-end 1-4 family residential	\$64	\$61	-3.5%		
Home equity	\$12	\$10	-17.6%		
Credit card	\$0	\$0			
Other consumer	\$11	\$4	-62.1%		
Commercial & Industrial	\$49	\$40	-16.8%		
Commercial real estate	\$61	\$59	-2.9%		
Unused commitments	\$71	\$80	13.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$49	\$44	-10.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$18	\$19	1.1%		
Cash & balances due	\$7	\$18	152.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$444	\$427	-3.8%		
Deposits	\$382	\$375	-1.9%		
Total other borrowings	\$52	\$42	-18.3%		
FHLB advances	\$40	\$31	-22.8%		
Equity					
Equity capital at quarter end	\$42	\$46	10.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.1%	8.1%	--		
Tier 1 risk based capital ratio	8.9%	9.9%	--		
Total risk based capital ratio	11.8%	12.8%	--		
Return on equity ¹	-37.3%	-0.2%	--		
Return on assets ¹	-3.4%	0.0%	--		
Net interest margin ¹	3.7%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	70.9%	80.0%	--		
Loss provision to net charge-offs (qtr)	306.7%	96.6%	--		
Net charge-offs to average loans and leases ¹	1.2%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	17.2%	19.0%	1.6%	1.1%	--
Closed-end 1-4 family residential	2.1%	1.3%	0.0%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.0%	0.1%	0.0%	--
Commercial & Industrial	0.0%	0.1%	0.1%	0.0%	--
Commercial real estate	4.2%	3.3%	1.1%	0.0%	--
Total loans	3.4%	2.4%	0.4%	0.1%	--